

June 2025



POST-FREE Project

End of Pilot Report

Prepared by:

SCROLL 

home hero
Revolutionising the way you live

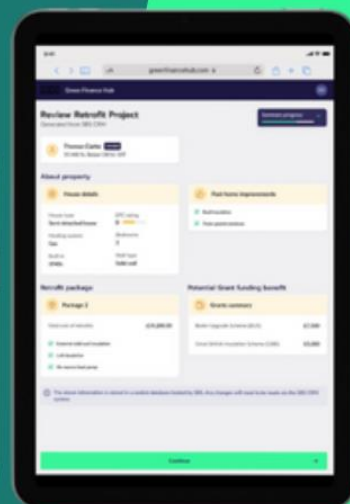
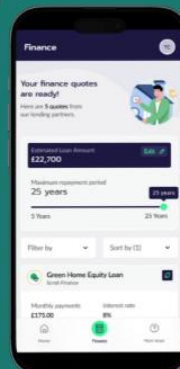


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1. Executive summary

Introduction

The Green Home Finance Accelerator (GHFA), part of the UK Government's Net Zero Innovation Portfolio (NZIP) has provided up to £20 million in grant funding to support the design, development, and piloting of a range of green finance propositions. The programme aims to support development of green finance products and services which can enable energy efficiency, low carbon heating, and micro-generation retrofit in the domestic owner-occupied and private rented sectors.

Point-of-Sale Technology for Financing Retrofits and Energy Efficiency (POST-FREE) is a partnership between fintech lender Scroll Finance (Scroll), retrofit contractor Sustainable Building Services (SBS), and retrofit advice and engagement specialists Sustainable Energy Services (SES). SBS and SES manage all aspects of a PAS:2035 compliant retrofit journey, currently working in partnership with registered social landlords to deliver large-scale residential retrofit projects across the UK.

The main objective of the project was to develop and pilot a point-of-sale finance solution embedded as part of a wider, integrated retrofit offering. It combined expert and tailored energy advice, access to grant funding, and a full suite of energy efficiency measures. This aimed to enable affordable and scalable improvements for private homeowners and landlords. The pilot tested the delivery of this integrated end-to-end journey encompassing advice and installation and the blending of grants and private green finance.

As part of the pilot, consortium partner SES launched "Home Hero" – a new consumer-facing brand designed to build trust and improve engagement with the retrofit process. Home Hero developed a full-service journey for homeowners, including free energy assessments, PAS:2035 compliant advice, grant funding support, and access to finance options from Scroll Finance. A comprehensive suite of energy efficiency and low carbon measures was made available through the platform, such as external wall insulation, loft and cavity insulation, air source heat pumps, solar PV, battery storage, and electric vehicle (EV) chargers.

Alongside this, a finance layer "Green Finance Hub" was developed by Scroll, providing tools such as a finance calculator, interactive forms, soft eligibility checks, and access to a curated panel of both secured and unsecured lenders. The panel includes lenders who focus on green / point-of-sale lending, in addition to "whole-of-market" finance options. While finance uptake remained limited during the pilot, the infrastructure and user journey tested provided valuable learning on how best to embed finance options into a retrofit journey built on advice, tailored customer support, and a wide range of measures.

Scroll's backend lending infrastructure was integrated with additional finance partners, including a leading point-of-sale unsecured lender in the renewables space and one of UK's leading brokers to establish a minimum viable offer. The long-term

intention is to expand this into a broader panel of lenders, providing customers with a wider range of finance options as the platform scales. Scroll also received expressions of interest from several additional lenders and financial institutions to join the panel once the platform is commercially launched.

The project also developed and tested several front-end tools like finance landing pages, interactive calculators, and eligibility forms to support lead capture and quoting. The pilot aimed to address a key gap in the market - the lack of access to a suite of purpose-built regulated green finance products embedded directly into retrofit services. By integrating finance alongside grant funding and advice, POST-FREE tested a model to enable scalable borrowing where grants alone were insufficient.

Project timelines and grant funding

The POST-FREE pilot commenced in January 2024, with the initial months focused on project setup, planning, resourcing, and onboarding of partners and key suppliers.

The pilot formally launched in July 2024 and was extended to June 2025 following a formal extension agreed with the Department for Energy Security and Net Zero (DESNZ). The project was awarded a total grant of £1,530,359 under the pilot phase of the GHFA programme.

Pilot locations and customer groups targeted

The pilot was delivered between July 2024 and June 2025 across multiple local authority areas/counties in England and Wales, focusing on locations linked to existing SBS social housing schemes:

- North-East Derbyshire (Midlands)
- Coventry (Midlands)
- Wrexham (North Wales)
- Calderdale (West Yorkshire)

These sites were selected for their proximity to existing Social Housing Decarbonisation Fund (SHDF) Wave 2 schemes operated by consortium partner SBS, enabling an area-based delivery model. This strategy allowed the project to engage private owner-occupiers and landlords situated near active retrofit sites, helping to build trust and drive uptake through visible local delivery.

Landlords of privately rented properties have, for many years, not been held to the same decent homes standards as those managing housing association stock. Therefore, the drive for energy efficiency in these properties has seen lower uptake. Due to the multiple layers involved in contacting the true landlord of a property, they have not always been very engaged with this effort.

The introduction of MEES regulations on 1st April 2020 in England and Wales required properties to achieve at least an E-rated energy performance certificate (EPC). This motivated property owners to take action on energy efficiency. As a result, this segment represented an important market to engage and include in the journey, as these property owners were - and continue to be – key stakeholders who are open and eligible for finance solutions, regardless of any grant funding.

Whilst engaging this key group of stakeholders in energy efficiency remains a challenge, the project team emphasised the importance of better housing stock in a portfolio contributing to more valuable assets. Some of the later marketing principles around targeting landlords and having more comfortable and healthier home environments were about selling the appeal of how a property feels when being viewed. This is certainly something energy efficiency upgrades can bring to a home.

Customer engagement

Customer engagement during the pilot was lower than anticipated but strengthened in the latter stages. By June 2025, the Home Hero platform received over 1,500 enquiries, with a steady pipeline of 5-10 new enquiries per day towards the end of the pilot.

Conversion rates were lower than anticipated - while many customers progressed to assessments and quotations, less than 10 installations were completed as of June 2025. Conversion rates were impacted by several factors. The two main factors were that customer expectations for full grant coverage were high, in part due to their understanding of previous funding schemes. Those targeted were less open to borrow due to being lower-income segments, concerned about their ability to pay back the money they borrowed plus interest. These, in combination with the time-intensive, advice-led nature of the retrofit process lowered the actual conversion rates compared to what the project had expected.

Many customers that were engaged required more support than anticipated, and dropped off at the point where personal contributions, complex decisions, or finance options were introduced. Therefore, uptake of finance products was limited, with most customers relying on personal savings or declining to proceed due to affordability constraints.

Despite the challenges, the pilot achieved several key outcomes:

- Developed a regulated, end-to-end customer journey for retrofit finance, including consent flows, Financial Conduct Authority (FCA)-compliant advice handoffs, and integration with secured and unsecured lending partners/brokers
- Launched a digital embedded finance journey incorporating branded landing page, integrated finance calculators, eligibility forms, soft credit checks and

application forms to support finance enquiry, quoting, lead capture, and affordability assessments

- Developed and delivered a multi-phase, multi-channel marketing campaign using leaflet drops, letters, digital ads (Google and Meta), and scaffold banners i.e. advertising banners attached to scaffolding erected on neighbouring retrofit work, generating over 1,500 enquiries across pilot locations and wider regions
- Demonstrated that customers responded positively to free assessments, tailored advice, and transparent grant and finance information, with evidence indicating that conversion rates could be significantly improved if the offer is delivered by a brand perceived as trusted, credible, and officially endorsed by Government bodies
- Successfully secured grant funding streams (ECO4, GBIS, BUS)
- Evidenced effectiveness of area-based targeting, with stronger engagement observed in locations aligned with ongoing SHDF schemes
- Gained a deeper understanding of consumer behaviour, including key barriers such as affordability, debt aversion, digital literacy, and trust - insights drawn from user research, drop-out analysis, and ongoing user testing/feedback
- Identified critical barriers to uptake, including high upfront costs, limited willingness to contribute financially unless offer is attractive, complexity of decision-making, and regulatory constraints
- Scroll agreed terms for a funding agreement with an institutional investor towards originating green loans as part of a wider pool of secured loans (second mortgages)
- Development of a replicable model for integrating advice, grant funding, and finance into a single journey (a true “One-Stop Shop”), building necessary infrastructure, implementation learnings, and consumer insights to inform future large-scale delivery models and policy development under future schemes such as the Warm Homes Plan

Consumer insights and uptake

One of the most critical insights from the pilot was the gap between consumer expectations and the financial reality of retrofit. Our Discovery Phase research showed that 78% of consumers cited upfront costs and access to finance as the primary barriers to retrofit.

Targeted customers expected government grants to cover the entire cost of works. Where grant funding only partially covered the cost, requiring contributions of up to £5,000, there was still interest in some cases (see Table 1). However, when quotes exceeded £5,000 and typically required contributions of up to £15,000, the willingness to proceed declined significantly (see Table 2).

	Quotes requiring contributions			Customers taking up works > £5,000	Customers taking up works < £5,000
	Number of quotes with contributions	Contributions over £5,000	Contributions less than £5,000		
Coventry	18	15	3	0	1
North-East Derbyshire	78	63	15	1	3
North Wales	23	8	1	1	1
Other areas	7	7	0	0	0
Totals	126	93	19	2	5

Table 1: Number of quotes, required contributions, and uptake by area

Cancellation reasons around quoted customers	
High upfront costs	98
Unlikely to see return on investment (ROI)	5
Not a priority right now	3
Expects grant to cover full cost	11
No further contact once quoted	2
Total	119

Table 2: Top reasons for customer drop-off

Scroll's secured and unsecured loan options were available but not widely adopted. This was partly due to a mismatch in targeted customer profiles – generally low-income households and/or those receiving benefits. Additionally, FCA regulatory constraints around financial promotions prevented SBS/SES from being able to promote specific finance options directly.

The project team made ongoing improvements to the customer journey based on drop-offs and feedback. This included bringing finance messaging earlier into the journey within marketing collateral and landing pages, simplifying referrals to finance, and ensuring customers receive human-led advice where needed. Scroll and SBS/SES collaborated to address key frictions in data sharing and customer handover, although full integration of finance pathways remained a challenge due to regulatory constraints and limited customer volumes/referrals from Home Hero to Scroll.

While consumer testing and focus groups provided the project team with valuable insights into what motivates homeowners and landlords to undertake energy efficiency improvements, it is important to recognise the significant investment in time and cost this represents to them. When considering the quality of works, it was clear there were significant concerns about the proper execution and implementation of home improvements.

Also, the return on investment a key concern for many homeowners. However, this was complicated by conflicting factors such as rising energy bills driven by increases in wholesale gas prices. Therefore, many homeowners felt disenfranchised and uncertain about whether the costs of energy efficiency improvements can be truly offset.

It was found that offering solar panels and battery storage garnered more interest as it was seen as more of an investment. However, the varying interest rates for loans (rates from 0% to 15%) posed a challenge to uptake. Additionally, competitive rates offered by energy retailers such as EON and Octopus Energy strengthened their position, making it difficult for less trusted brand to compete.

The establishment of trusted routes to market with confidence of implementation takes time to establish. Programmes such as Energy Company Obligation (ECO) administered by Ofgem do not typically endorse a partnership approach, and the wider market tend to present solutions that suit the contractor rather than specific customer needs. By looking at the co-branding and trust solutions would certainly help buy-in from consumers.

Whilst government does support information around clean heat technology and energy generation, it is not always clear where consumers can go for the right level of information or how to access solutions for their homes. It takes a clear collective message to encourage uptake. In wider circumstances, customers often perceive the purchase of a new car, kitchen, home, or a home extension as a more prestigious and rewarding than installing cavity wall insulation or solar panels.

Further consumer testing could explore what motivates people to spend potential disposable income and invest in finance products for home improvements. Rather than simply assessing at surface-level review whether consumers would take out finance, it is critical to understand the underlying factors that would encourage them to do so – particularly in the context of retrofitting. Gaining this insight would enable homeowners and landlords to retrofit their homes with ease and at an affordable cost. Leveraging the expertise of SBS in home retrofitting, combined with Scroll's finance expertise, could really advance the field by creating a smooth customer journey which is otherwise overly complex and complicated.

Key learnings from the pilot

- **Customer targeting must balance grant eligibility with borrowing ability:** The area-based delivery model around SHDF sites helped to build visibility and local trust, but many customers either could not afford contributions or appeared reluctant to explore finance options. This exposed a key limitation: targeting must better overlap grant eligibility with the ability to contribute or borrow, and expand to include higher-income households open to self-funding or finance
- **Establishing trust and credibility early is essential:** Both marketing data and user testing highlighted that trust signals (e.g. government logos,

accreditations, clear roles) were vital to engagement. User research suggested consumers will respond more positively when offers were perceived as official, endorsed, and delivered by known local brands

- **Advice and handholding needs were significantly underestimated:** The pilot showed that retrofit is a sales-intensive process requiring multiple calls, follow-ups, and personalised support. Many customers required more explanation, and decision-making support than anticipated - especially older or digitally hesitant users. In some cases, the sales cycle from initial enquiry to install exceeded several months
- **Low and fragmented conversions call for a wider funnel which can be expensive for installers:** While over 1,500 leads were generated, significant drop-offs occurred at each stage – from initial enquiry to assessment to quote to finance - mostly due to high contributions, complexity, and decision-making inertia. Given that the proposal to retrofit people's homes was typically costly (despite available funding) and a disruptive process (depending upon works required), customers needed to trust that the improvements would deliver the promised benefits. This lack of trust was one of the main reasons why the project was unable to progress further. Many customers, despite showing initial interest, struggled to move forward due to the number of decisions required – around funding, timing, disruption, and product choice – which often caused hesitation and prolonged delays. Without a compelling driver or urgent trigger, interest often faded before conversion. Better public awareness, funnel management and segmentation are needed to convert interest into action
- **Limited participation from finance sector due to lack of market readiness, unproven volumes, and unresolved risks associated with retrofit finance:** A further barrier was limited engagement from additional lenders to join the POST-FREE panel. Several lenders with whom discussions were held (including some large point-of-sale lenders, Buy Now Pay Later firms, banks, and building societies) expressed that they would only commit to participate once the platform demonstrated scale and track record of customer volumes and conversion. Most were wary of market readiness, the reputational and regulatory risks particularly around risks falling under Section 56 and 75 the Consumer Credit Act (CCA), and the complexities of retrofit-linked lending – all issues that continues to deter mainstream finance providers from this market.
- **User research provided deep insights into consumer preferences and barriers:** Customers were motivated by rising bills and necessity, not necessarily long-term value, or low EPC ratings. Cavity wall insulation was often seen as risky, and heat pumps lacked trust. Many sought trusted referrals or online reviews to validate installer quality. Crucially, most preferred to see grant eligibility before even considering finance, and required clear, upfront financial information to engage

- **Marketing must be segmented and benefit-led:** User research and testing suggested older homeowners responded more positively to messages focused on comfort, warmth, and health, while younger audiences were more receptive to environmental impact and long-term property value. Broad, generic messaging underperformed compared to tailored content
- **Customers are overwhelmed by competing offers and information:** Based on phone-conversations with prospective enquirers, many were confused by inconsistent advice, conflicting installer claims, or previous poor experiences (e.g. rent-a-roof schemes). This weakened trust in the wider retrofit sector, highlighting a need for clearer industry standards, messaging alignment, and a standardised journey
- **Simplifying the journey improves engagement:** Improvements to landing pages, clearer eligibility signposting, and guided triage flows helped reduce early drop-offs. However, more systemic simplification is needed to serve low-trust, non-digitally native, and lower-income customers
- **FCA regulations constrained promotion of finance and smooth referrals:** Despite designing a compliant journey for secured and unsecured lending, finance played only a minor role in conversions. Regulatory constraints limited referrals / frequent drop-offs, with customers seeming reluctant to explore available options and/or make an enquiry

Conclusion

Overall, POST-FREE validated a novel approach to point-of-sale retrofit finance but also encountered barriers to be addressed through further testing and refinement. The proposition has commercial potential – particularly when aligned with Government programmes and area-based delivery. However, persistent barriers still need to be overcome, including complexity, lack of trust, high dropouts, and streamlined sales and handholding required to convert interest into action. To do this, further work is needed, such as gaining a better understanding of how to gain trust with consumers, how to make the offer more affordable and sought after and how to provide better financial solutions.

The pilot project demonstrated how embedded finance models like POST-FREE could support the aims of the government's forthcoming Warm Homes Plan and similar future programmes, offering scalable infrastructure to channel both public and private capital into retrofit delivery. The POST-FREE model showed potential for national scaling by partnering with local authorities, trusted regional delivery partners, and a broader finance supply chain. This aligns with future ambitions to commercialise the platform and support mass-market adoption.

2. Pilot project summary

POST-FREE is a purpose-built point-of-sale finance integration developed by Scroll for Sustainable Group's customer-facing retrofit brand '*Home Hero*.' The POST-FREE pilot sought to develop and test a new end-to-end solution for private homeowners and landlords that combines tailored advice, access to grant funding, and point-of-sale green finance.

Building on insights from the Discovery Phase, the pilot evolved from a narrow green finance solution into a broader, retrofit proposition by Home Hero, packaged with integrated finance options via Scroll. The initial strategy was to target potential customers in the in-fill (local areas) where Sustainable Group's social housing programs were being delivered. The approach later evolved to target wider areas (for example, from leaflet drops and scaffolding banner advertising on local streets in North East Derbyshire, to digital marketing campaigns that covered Facebook and Google users across the whole district.) The purpose of this change was to encourage affluent customers, who were more likely to be able to afford and be eligible for finance products, to enquire and explore energy efficiency improvements to their homes.

POST-FREE's solution was delivered through a combination of targeted digital and offline marketing, including leaflet drops, scaffold banners, and digital ads, alongside accredited retrofit assessors, qualified advisors, and a funding package comprising of government grants - Energy Company Obligation (ECO), Great British Insulation Scheme (GBIS), and Boiler Upgrade Scheme (BUS) - with the option to blend private finance.

Since the end of the Discovery Phase, several significant changes were made to both the scope and delivery of the project:

- A new customer-facing brand, *Home Hero*, was developed to improve consumer trust and engagement, supported by a dedicated website and attractive marketing assets developed in collaboration with a leading marketing agency Summit.
- A high-quality service was developed following the PAS2035 retrofit journey across advice, measure selection, design, coordination, installation, and verification.
- The retrofit offering was broadened to include a full suite of PAS2035-compliant measures such as external wall insulation, loft and cavity insulation, solar PV, air source heat pump (ASHP), battery storage, and electric vehicle (EV) charging points.
- Two funding agreements were secured with Octopus Energy for ECO4 funding and GBIS funding. This would allow us to support lower income strings of customers and more mainstream customers who needed lower cost interventions.

- Scroll's secured lending platform was enhanced with a focus on developing the back-end infrastructure (affordability assessment, credit checks, open banking, underwriting) to process loans and integrate with partners. Additionally, embedded finance tools to integrate within the retrofit journey such as landing pages, finance calculators, and interactive forms were developed to enable more efficient lead capture, quoting, and referral to lender partners.
- Scroll agreed terms for a funding agreement with an institutional investor towards originating green loans as part of a wider pool of secured loans (second mortgages) and secured partnerships with a leading point-of-sale unsecured lender and one of the UK's largest brokers. Additional partners were signed up to join the panel once the platform was commercially available and achieved scale.

Retrofit product overview

Several energy efficiency measures were offered, with the range widening as the project progressed: external / internal wall insulation, loft insulation, ASHP, solar, cavity wall insulation and ventilation measures. The focus began with external wall insulation (EWI) and loft insulation as these offer ECO4 funding as part of the agreement between SBS/SES and Octopus. The funding offer widened through GBIS and BUS funding, enabling more measures to be offered to consumers.

Targeting and marketing approach

The pilot primarily targeted private owner-occupiers and landlords adjacent to existing Social Housing Decarbonisation Fund (SHDF) sites operated by SBS. The initial targeting was focused on solid-wall properties eligible for ECO funding which meant these were lower-income consumers likely on benefits and hence typically reluctant to contribute and take out finance. Pilot locations included North-East Derbyshire, Coventry, Wrexham, and Calderdale. This area-based approach enabled the consortium to build trust through visible retrofit activity in the local areas, often supported by scaffold banners, leaflet campaigns, local council support, and mail drops.

Marketing campaigns focused on driving traffic to the Home Hero website (*Figure 1*) and included messaging themes which were determined following several workshops to consider what was most appropriate. Themes such as '*Futureproof your home*' and '*Is your home winter ready?*' were selected over more technical phrases like '*Retrofit your home*' to drive engagement by appealing to emotional motivations and avoiding jargon that might alienate or confuse audience.

Enquiries ramped up towards the latter stages of the pilot, with over 1,500 individuals submitting the enquiry form by June 2025 (see section **Marketing strategy and campaigns** for further information). Enquiries provided basic personal information

which would then enable the Home Hero team to follow up and determine whether they were able to avail of funding and to book in their free home energy assessment.



Figure 1: Home Hero website home page

Customer segments and barriers overcome

The initial focus was on lower-income customers eligible for ECO4, GBIS, and BUS funding. These included owner-occupiers often in solid wall properties with poor insulation. However, this segment showed more reluctance to contribute financially, with many expecting grants to cover the entire project cost. As a result, conversions were lower than anticipated.

The reason for targeting this segment was based on feedback in the Social Housing Wave 1 and Wave 2 projects. It was found that enquiries were received from private homes adjoining properties that were owned by the social provider, seeking to benefit from these works. As the quality of fit and finish of the solid wall insulation works was clearly visible, it was felt that this segment was well-suited to target due to increased potential for consumer buy-in.

Historically, SBS could never comment on the cost of works to private residents as funding streams for social housing were being maximised. Therefore, working on private housing (in-fill) was not a realistic option for add-ons due to the scale of the existing workstreams. By exploring broader funding opportunities for the private consumer market and aligning these with dedicated consumer finance options, SBS wanted to explore, learn, and better understand the uptake of such offerings before considering wider market engagement strategies. Before commencing, the project team already identified a list of 33 customers who had expressed an interest in learning more at the local site office in North East Derbyshire - which was one of SBS' largest Wave 2 social housing programmes (c. 640 properties).

In addition to affordability, trust emerged as a significant barrier. Some customers were sceptical due to prior exposure to misleading schemes (e.g., rent-a-roof solar, solar grants), cold-calling contractors, or confusion around grant eligibility. Others were swayed by competing or conflicting offers in the market, despite the offer of free energy assessments. Furthermore, high upfront costs, significant handholding, decision inertia, and regulatory constraints limited Home Hero's ability to promote finance directly - creating drop-offs at various points in the journey.

In response, the consortium adjusted its targeting and messaging strategy to better resonate with consumers. For example, focusing more on the customer receiving a free home energy review rather than free funding to upgrade homes, which was far less likely. The customer journey was also simplified by surfacing key financial information, warmer handovers, and human advisor-led support.

Regulatory constraints and impact on customer journey

POST-FREE is purpose-built for integration with Sustainable Group's Home Hero offering, enabling delivery of PAS2035-compliant retrofit services through a trusted local brand. The retrofit measures offered under the scheme – previously detailed – were delivered under PAS2035 standards and evolved in response to available funding and compliance requirements, including ECO4, GBIS and BUS.

The targeting strategy initially focused on solid wall properties adjacent to SHDF sites, as these properties were eligible for ECO4 funding where SBS already had a trusted presence in the area. This approach built on existing awareness and allowed for quicker engagement with households familiar with retrofit. However, the pilot team recognised that this segment was limited in size and often unable to contribute financially. As new funding routes like GBIS and BUS became available, the strategy shifted to a more inclusive area-based approach to widen reach, tap into more financially able segments, and test the proposition across a broader demographic.

Home Hero used leaflet drops and a digital marketing campaign to drive traffic to its online enquiry form, hosted on a newly developed website. To manage incoming leads and coordinate customer engagement, the team implemented Pipedrive - a customer relationship management (CRM) platform designed to track sales pipelines and automate communications. Pipedrive captured data from the enquiry form and provided a central dashboard for the Home Hero team to monitor customer status, log interactions, and move users through each stage of the retrofit journey. Given the complexity of the customer journey, the system enabled timely follow-ups, templated emails, and task reminders, helping reduce drop-offs and improve overall efficiency.

While financial regulations restricted SES/SBS from offering direct advice on finance, the rest of the retrofit journey was delivered effectively. SES managed lead follow ups, coordinated surveys, and supported customers through grant checks and installation. However, many customers ultimately dropped off when faced with contributions or borrowing of up to £10,000. This was a key barrier that persisted throughout the pilot, partly due to the profile of customer targeted.

Summary of key takeaways and learnings

- The pilot successfully tested an innovative point-of-sale finance model combining grant funding (ECO4, GBIS, BUS) with private finance for able-to-pay customers, offering a potential blueprint for delivery at scale.
- Area-based targeting in familiar neighbourhoods with solid wall properties enabled smoother mobilisation and higher early uptake, especially where SBS already had existing presence.
- The customer journey involved multiple partners (Scroll, Home Hero, SES, SBS), with delivery success dependent on clear role definitions and operational hand-offs.
- Integration of customer support, advice, and engagement was key — the pilot found that digital tools alone were insufficient to convert interest into installs without personal follow-up.
- Delays in funding scheme timelines and regulatory constraints (e.g. FCA rules) affected both the delivery pace and the ability to promote finance directly and effectively as part of the sales process.

3. Pilot timelines

POST-FREE commenced in January 2024 with the initial months focused on project setup, onboarding, and developing key infrastructure (see Table 3). The first pilot site (North-East Derbyshire) launched in July 2024, followed by additional locations (Coventry, Wrexham, and Calderdale) through Q3 and Q4. The project was formally extended in February 2025 to end on 30 June 2025. This extension enabled the consortium to let campaigns run longer, ramp up activity, and deepen customer and market insights.

Initial delays and lessons learned

The project initially progressed slower than anticipated due to delays in onboarding sub-contractors and recruitment of personnel. The team also encountered challenges in finalising and signing off the customer journey due to the number of stakeholders involved. This required a triaged process between SBS, SES, Scroll, and Scroll's lending / broker partners.

The team experienced delays in the first and second quarter of the project when finalising marketing assets and websites. This task was challenging due to the complex nature of embedding finance (and financial promotions) within the retrofit journey requiring varying degrees of compliance review and sign-off. The team had to optimise the marketing message to ensure compliance with regulations whilst keeping a consistent and clear message to the consumer. However, this was viewed as a temporary arrangement to prove the concept through this pilot. If commercialised, Scroll has the arrangements in place to manage compliance in-house and make the process far more efficient and scalable.

Marketing delays and lessons learned

Marketing campaigns were slower to setup due to the new relationship with Google and Meta (meaning the project was limited in what could be done at the beginning). However, once underway, the campaigns were able to ramp up quickly and target all areas. Home Hero also met with Summit – a marketing subcontractor appointed by Sustainable Energy Services to coordinate all marketing campaigns – on a regular basis to review and revise the campaign to better market the offering. For example most recently adapted campaigns advertise an offer of a *'Free home energy review.'*

Customer journey delays and lessons learned

Following initial enquiries, progressing the customer through the journey took longer than anticipated. This was largely due to the level of handholding and education required, which demanded significantly more time and resource than planned. As a result, the team experienced a resource crunch which somewhat slowed delivery.

However, the process became more streamlined as email and text templates were developed to speed up responses. Additionally, by building and recording their knowledge, the team was able to respond to customer queries more efficiently.

It also took longer than expected to carry the customer through to the final delivery stage. On average, it took 3-4 weeks from initial enquiry for the customer to agree and sign the contract of works. This was largely due to the need for customers to build trust in the Home Hero brand and to fully understand, and consent to proposed interventions, which directly impacted the aesthetic of their property and required customer contributions. As a result, customer relationship building and education became more time-intensive, leading to delays in delivery. Recognising this dynamic has significantly helped in forecasting future work projections and stands out as key lesson learned from the pilot.

Key lessons from the pilot include the:

- Importance of factoring in sufficient lead time for legal and compliance reviews - especially in complex and innovative propositions such as this where finance is embedded in a retrofit context
- Need to anticipate higher-than-expected handholding requirements of consumers in the able-to-pay market
- Considerable time required for marketing campaigns to gain traction, and that more focused audience targeting based on eligibility, financial readiness, and property type is essential to maximise early conversions and reduce delays in pipeline build-up.

Milestone	Date
Project commencement	January 2024
Partner onboarding, project management and planning, resourcing & marketing setup	January - June 2024
Sign-up of initial lender/broker panel	June 2024
Home Hero website and branding live	July 2024
Marketing campaigns launched	July 2024
First pilot location live (Derbyshire)	July/August 2024
Tech enhancements to Scroll lending platform	September 2024
Rollout to other locations	September - November 2024
Consumer research and user testing	November - December 2024
Pilot extension approved	March 2025
Pilot closure	June 2025

Table 3: POST-FREE milestones with each month of completion

4. Technology innovation and integration

The POST-FREE pilot introduced several innovations to simplify the complex retrofit journey and embed finance at the point of need.

From the outset, POST-FREE took a staged and modular approach to technology innovation and development. While the long-term objective of the project team is to build a fully embedded digital platform purpose-built for retrofit finance, the consortium recognised the uncertainty around market readiness and consumer appetite. Given low volumes of finance referrals in initial stages and limited visibility of real user pain points around financing, Scroll prioritised development of its core lending infrastructure to enable smooth processing of loans while deferring heavy development in the consumer facing front-end.

Instead, user-friendly, configurable tools such as landing pages, finance calculators, and interactive eligibility / data capture forms were deployed in the front-end and iterated in response to live customer feedback. Embedded links and content within marketing collateral was introduced to smoothen the finance referral process. This allowed the Scroll and Home Hero teams to test core user journey, seek regulatory compliance, and adapt the journey progressively in line with actual demand and user feedback.

Scroll developed the back-end lending infrastructure required to process secured green loans and integrate with partners, including affordability assessments, open banking integration, Experian credit bureau integrations, and underwriting workflows. Finance partners were onboarded, while also building pathways for traditional finance options through whole-of-market brokers. The core system was designed to enable referrals across multiple finance types (secured and unsecured), with scope to expand into tailored offers based on customer eligibility, contribution size, and journey stage as volume scales.

To support engagement, Scroll deployed a dedicated microsite for Home Hero customers, featuring a Financial Conduct Authority (FCA)-compliant landing page, interactive finance calculators, and a *Typeform* based eligibility form designed to surface options and finance routes (see Figure 2 and Figure 3). Consent flows were built in to ensure General Data Protection Regulation (GDPR) and FCA compliance across all referral and advice steps. To offer the option of providing independent financial advice, the journey integrated a warm handover to Scroll's broker partners in-house team of advisors for customers requiring regulated advice.

Front-end tools were designed with modularity in mind. The team developed and tested:

- A branded finance landing page tailored to Home Hero customers with rich information on a range of finance options and routes.
- Interactive calculators to help customers estimate loan rates and monthly payments.

- *Typeform* based eligibility form for data capture, quoting and lead routing.
- Email referral flows to brokers and lenders.

These refinements were informed in part by user research and usability testing conducted in Q4 2024. This research highlighted the importance of trust signals, simplified messaging, and early visibility of financial contributions. (See *Design and process innovations* for a full summary of findings.)

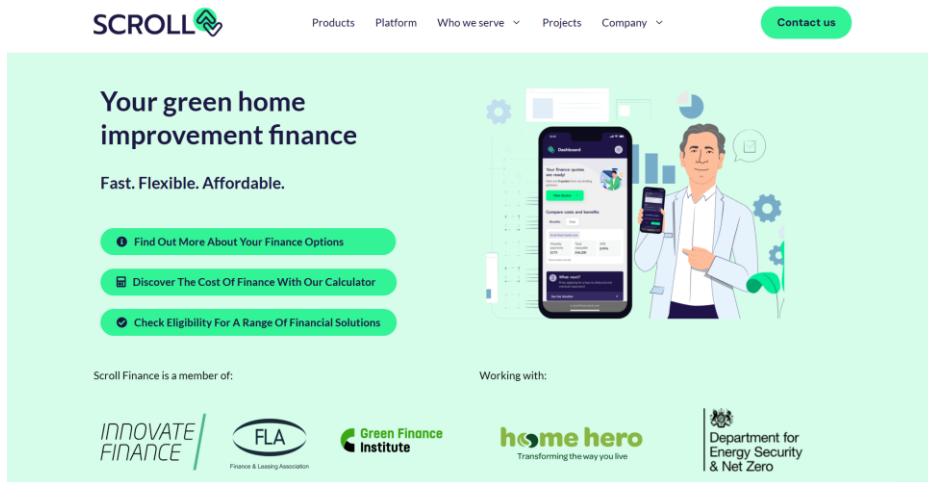


Figure 2: Snapshot of finance landing page setup for Home Hero customers

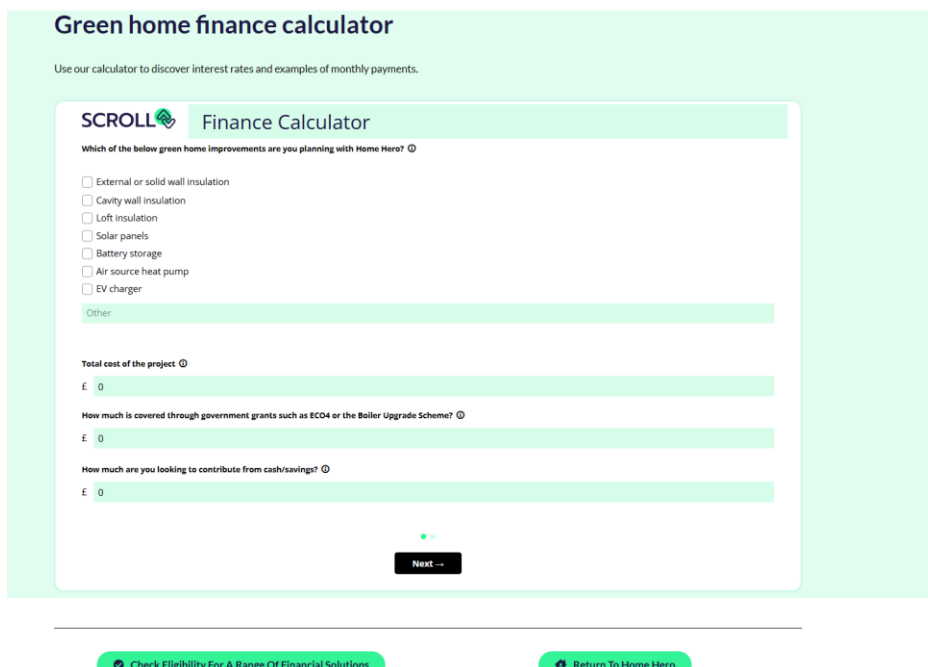


Figure 3: Snapshot of embedded finance calculator available on landing page

On the retrofit side, Sustainable Group implemented a Customer Relationship Management (CRM) system (Pipedrive) to track customer progress and streamline communications through templated emails and text messages. These tools improved visibility on customer drop-offs and helped the team refine the journey through iterative testing.

Importantly, the consortium took a “lean Minimum Viable Product” approach to delivery - testing core hypotheses with minimum tech overhead while validating user feedback and drop-offs.

Key lessons from the pilot

- **Integration over invention:** Leveraging existing tools enabled faster deployment and adaptability compared to building expensive bespoke platforms from scratch.
- **Consent and compliance need to be baked in early:** The team had to rework several elements of the journey to address and comply with FCA and GDPR requirements. This included obtaining signoffs on all marketing material and proper disclosures of financial products.
- **Modular tooling supports scalability:** The tech stack developed through POST-FREE is flexible and scalable enough to integrate with other market participants, funding schemes or financial products in the future.

Together, these innovations laid the foundation for a replicable, scalable, and compliant infrastructure that can support green finance-enabled retrofit delivery at scale. The pilot demonstrated how embedded finance can be layered into trusted retrofit brands like Home Hero, unlocking new models for delivery.

5. Design and process innovations

The POST-FREE pilot revealed that consumer uptake of retrofit, and green finance requires more than a digital platform - it requires trust, simplicity, and a carefully supported consumer journey.

As part of the GHFA programme, Scroll and its partners commissioned user research in partnership with the Energy Systems Catapult and User Vision to test its proposition with real customers. The research was conducted remotely over two days in December 2024 and comprised ten in-depth, 60-minute sessions with owner-occupiers and small landlords across England and Wales. Participants were pre-qualified based on income, council tax band, and existing interest in energy efficiency improvements (see Table 4).

Each session followed a structured format: a 25-minute interview exploring participants' motivations, needs, barriers, and attitudes toward retrofit and finance; followed by a 25-minute moderated usability test of the Scroll and Home Hero websites (see Figure 4). Participants were asked to complete task scenarios and 'think aloud' while navigating the journey, with facilitators probing on key interactions and pain points. This dual-method approach generated both qualitative insight and practical design feedback, directly informing iterative improvements to messaging, navigation, and the digital experience.

#	Status	Gender	Age	Annual household income	Receiving benefits	Council tax band	Area	Interested in energy improvements / already installed	Attitudes towards financing
01	Homeowner & landlord	F	47	£40k	No	D	Rural	Loft, wall and floor and solar	Not interested
02	Homeowner	M	63	£20k	Yes	D	Suburban	Smart meter, roof, wall and floor insulation, solar panels	Open to financing options
03	Homeowner & landlord	M	53	£25k	No	D	Suburban	Smart meter, roof, floor and wall insulation, solar panels	Open to financing options
04	Homeowner & landlord	F	42	£26k	Yes	D	Rural	Loft and wall insulation, solar panels, and dormer extension	Open to financing options
05	Homeowner & landlord	F	50	£70k	No	C & D	Suburban	Smart meters, loft, and wall insulation	Open to financing options
06	Homeowner	M	31	£90k	No	E	Suburban	Smart meter and solar panels	Open to financing options

#	Status	Gender	Age	Annual household income	Receiving benefits	Council tax band	Area	Interested in energy improvements / already installed	Attitudes towards financing
07	Homeowner	M	32	£25-30k	No	D	Suburban	Smart meter, nest, loft insulation and solar panels	Open to financing options
08	Homeowner	F	41	£80k	No	E	Suburban	Smart meter, energy monitoring and solar panels	Not interested
09	Homeowner & landlord	F	60	£60-70k	No	E	Suburban	Smart meter, renewable energy	Open to financing options
10	Homeowner	M	43	£30k	No	D	Rural	Loft and wall insulation, solar panels	Open to financing options

Table 4: Participant profile summary

Trust-building and brand perception

The research highlighted that customers were more likely to engage when they perceived the offer as official, credible, and endorsed. Government logos, industry, or trade body logos such as Trustmark and MCS, the clear roles of partners, and links to known organisations (such as local authorities or installers) were all seen as trust markers and should be surfaced upfront.

The Home Hero brand tested positively among participants, especially when presented with clear benefit-led messaging such as “*free home energy review*” and “*expert retrofit advice*.” Several respondents said they would feel more confident proceeding if the service was visibly backed by government or a council. One homeowner shared: “*I always check Trustpilot or similar sites to ensure the company has good ratings and customer satisfaction.*”

To address this, the design was updated to feature official endorsements and clearer descriptions of Home Hero and Scroll’s partnership to build credibility.

This finding reinforces the critical role of government and trusted intermediaries in legitimising credible retrofit offers. In a low-trust environment, especially for complex and unfamiliar works backed by finance, visual cues like DESNZ, FCA, MCS, and Trustmark logos — alongside clear branding hierarchy between Home Hero, Sustainable, and Scroll — significantly influenced customer willingness to engage and convert.

Messaging and content improvements

One of the most actionable outcomes from the research was the need to simplify and segment messaging by customer profile. Health-conscious, older homeowners

responded best to comfort, warmth, and health-related messaging, while younger participants preferred themes linked to climate impact, property value, or future cost savings. Language around funding eligibility and finance also required simplification - participants were confused by grant names or acronyms and often misunderstood what was being offered. In response, the Home Hero landing pages were redesigned to present information in plain English, surface estimated contributions earlier, and avoid dense or technical copy. Users found it difficult to estimate project costs without guidance:

“I wouldn’t have a clue to be quite honest with you... I wouldn’t necessarily expect myself to put an estimated project cost.”

This insight prompted the team to include prompts in the eligibility checker and improve transparency early in the journey.



Figure 4: Mock-up of the Home Hero scaffolding banner that participants reviewed

Journey redesign and process simplification

The digital journey was restructured based on observed friction points. Participants found the original flow unclear, particularly around where they were in the process and what would happen next. This led to changes in page structure, visual hierarchy, and clearer calls to action. Drop-off analysis and CRM tracking through Pipedrive supported this insight, identifying specific points in the funnel where customers disengaged (e.g. after seeing contribution amounts, or unclear eligibility messaging). In response, Scroll and SES introduced clearer eligibility signposting, a triaged *Typeform* to qualify and guide users, and more proactive advisor follow-up. Email and SMS templates were standardised to create a smoother post-enquiry experience. Some users missed crucial information like the "How It Works" section:

“I didn't even see it. That needs to be front and centre. That is their selling point.”

This led to the repositioning of key sections and improvements in anchor links and page structure.

Advice-led sales process and handholding

The pilot also demonstrated that the retrofit journey is sales-intensive and advice-driven. Many customers required multiple touchpoints - often five or more before progressing to assessment or quotation. Advisors played a key role in explaining works, funding, and timelines in accessible terms, especially for older or digitally hesitant users. Retrofit assessors and Home Hero staff increasingly adopted structured scripts and reassurance tactics to overcome hesitation, particularly where aesthetic changes or contribution payments were involved.

Finance journey constraints

A significant process limitation remained the separation between retrofit advice and finance promotion. Due to regulatory constraints, SES and SBS could not directly explain or recommend finance options. Customers were signposted to Scroll's finance journey via warm referrals, but many dropped off at this stage - often due to unfamiliarity, lack of follow-through, or mistrust. Scroll's tools (finance calculator, soft-check *Typeform*, landing pages) were iterated to improve clarity, but conversion remained low. Participants expressed a clear need for finance information to be surfaced earlier in the journey and presented in simple, jargon-free language. For example, one user said:

“Interest rates baffle me... I don't think any business ever makes it easy to understand what you're actually paying.”

This led to improvements to the finance calculator, which was repositioned and simplified to show monthly payments, interest rates, and total repayable amounts in one view.

Iterative delivery and continuous testing

Process and design improvements were made throughout the pilot, with user testing complemented by regular workshops between Scroll, SES and SBS to review drop-offs, feedback, and sales bottlenecks. The lean, modular tech stack enabled rapid adjustments to customer flows, comms templates, and quote formats. This agile approach allowed the consortium to refine the proposition in real-time, even as volumes remained muted.

Key learnings and takeaways

- User research showed that unclear language, especially around customer “contributions,” led to confusion and drop-off; the digital journey and quote document were restructured to surface contribution amounts earlier and more clearly.
- Branding and visual identity were refined to increase trust — including clearer roles for partner organisations, simpler messaging, recognised fonts, and inclusion of government and industry body logos.
- Campaign content was adapted in response to user testing, shifting away from technical terms like “retrofit” toward more relatable themes such as *“Futureproof your home.”*
- The quotation document evolved significantly during the pilot — from a technical summary to a clearer, customer-facing tool that included estimated costs, energy bill savings, carbon impact, and funding options.
- Personalised engagement remained essential despite digital tools; the pilot confirmed that customers typically required multiple follow-ups via email, call, and text to progress through the funnel.

6. Partnership learnings

The pilot involved an ecosystem of providers which extended beyond finance provider and retrofit contractor/advisor to support development and implementation of the project (see Table 5). These partners include marketing and PR agencies to help with communications and reaching target audiences, multiple finance providers, user testers, developers, and lawyers. Some of these are specialist roles to ensure compliance with regulatory requirements, while others are specialists in their field to support promotion and awareness of the project.

Partner	Role
Summit	Marketing Home Hero's service to broaden the reach and success of the pilot.
Cartwright	PR agency supporting brand awareness through staged articles.
DWF	Provision of legal advice on customer protection, policies, contracts, etc.
SBS team	New team developed to deliver Home Hero retrofit projects.
Believe Finance	Principal FCA-authorised broker for secured lending; provided regulatory permissions for Scroll (Introducer Appointed Representative) and financial advice support
Energy Systems Catapult / User Vision	Project user testing and proposition refinement
Addleshaw Goddard	Supported Scroll with funding documentation, including forward flow agreement
Enrian Partners	Scroll's tech partner, responsible for core tech infrastructure and lending platform
Osborne Clarke	Provided regulatory and compliance guidance to Scroll on customer journey, regulatory perimeter, drafting product legal documents

Table 5: Summary of the key project partners/subcontractors involved in the POST-FREE Pilot

Retrofit product and customer journey development

To bring the product to market, the team first focused on developing a streamlined retrofit customer journey. It was well thought through via SBS and SES' experience as well as gaining Scroll's input. It was advantageous to the pilot that Scroll and SBS were building new customer journeys rather than attempting to merge existing platforms, as both parties were able to work together on creating a cohesive journey.

This involved implementing a dedicated freephone number and a dedicated CRM system, with smart response and trigger points for project KPI tracking and reminders.

The customer journey construct had a dedicated webpage and active digital marketing campaigns that encouraged interaction by emails and enquiry forms. This registered interest in the CRM and allowed the customer services team to move customers to the next stages of the process, such as processing eligibility, being ready for an assessment or ready for works to commence.

The dedicated CRM system in its own right enabled the customer service team to process start up enquiries, general queries, and ongoing discussion updates from phone calls. This was further supported by having a dedicated email inbox: enquiries@home-hero.co.uk.

Scroll, SBS/SES met weekly to review customer engagement levels, discuss onward actions and how to improve customer relations and encourage success of the project around the remit provided.

By ensuring a clear route to market and a well-defined customer journey, it allowed the project team to analyse the functionality of marketing devices, such as promotional materials and the look and feel of the dedicated website.

Website and marketing campaigns

The website and marketing campaigns were led by SES with Scroll's input. The two businesses worked together to balance both retrofit and finance information and promotion. The main struggle in the partnership for marketing was that SES are not FCA regulated, meaning the amount of promotion of Scroll's products was limited.

Leaflet campaigns tended to have minimal impact as those receiving just a leaflet would not always see the clear advantage of using Home Hero/Scroll's offer compared to other competing offers for energy efficiency improvements. This limited opportunities to interact with these customers.

By developing targeted Meta and Google campaigns that spanned the entire area it was possible to encourage customers to travel to the main web page and subsequent landing pages to make enquiries. Once a level of consistency was achieved with these marketing approaches, more enquiries tended to follow. This suggests that consumers take time to carefully consider home improvement options, with trust, legacy, and consistency appearing to influence their engagement and willingness to explore the matter further.

Finance journey and product development

From a finance perspective, it was strategically decided to adopt a lean approach using "test and learn" strategies. Accordingly, Scroll focused on building its back end lending capabilities and integrating with finance partners, while on the front end, it

developed a dedicated microsite for Home Hero customers to learn more about the finance offering and contact Scroll.

This was further enhanced with the addition of finance calculators and an interactive *Typeform*, allowing customers to provide Scroll with key personal and financial information needed to perform necessary checks and produce quotes.

Regulatory learnings

Under the current set of FCA permissions, Scroll is not permitted to provide real-time financial advice to customers i.e. in person or over a telephonic conversation. However, should any customer require financial advice, Scroll has partnered with a leading broker who have a large team of advisors at hand to provide financial advice at any point in the customer journey.

From a delivery and regulatory standpoint, the POST-FREE partnership required complex coordination amongst various stakeholders. Developing a compliant, joined-up customer journey for retrofit finance required several months of alignment across Scroll, SES, SBS, Scroll's principal firm Believe, legal advisors, marketing agency and Scroll's tech partner Enrian. A key challenge was ensuring all customer touchpoints including landing pages, scripts, application forms, and marketing material adhered to regulatory requirements.

Learnings on wider lender and market participation

Scroll also experienced challenges in onboarding additional lenders. Despite initial discussions with a number of secured and unsecured finance providers – including banks, building societies, and Buy Now Pay Later firms - most lenders were reluctant to commit without evidence of sustained customer volumes, a track record of delivery, and mitigation of regulatory risk. In particular, concerns centred on Section 75 and Section 56 of the Consumer Credit Act, which makes lenders jointly liable for goods or services purchased on credit, and impose duties when credit is introduced by a third party.

These provisions created uncertainty over the exposure of finance providers when multiple parties were involved in the retrofit journey. As a result, Scroll focused on maturing its internal infrastructure, finalising a funding agreement with an institutional capital partner, and preparing for scale-up beyond the pilot once demand is proven and evidence of risk mitigation is established.

Consumer Insights

The partnership eco-system approach used for the pilot allowed us to share consumer insights between partners. For example, the concept of consumer trust was found to be equally important for finance providers and retrofit works providers.

The pilot reinforced that consumer decisions around retrofit are driven less by product features and more by trust in relation to workmanship and quality, perceived complexity – particularly the need to follow PAS 2035:2019 routes to market including retrofit assessments, improvement option evaluations and retrofit coordination procedures - and reassurance that the investment is worthwhile and that the companies would continue to support them beyond the completion of works.

Insights from the User Vision research and feedback gathered by Home Hero during the pilot showed that many customers preferred speaking to someone locally or linked with the council and were often sceptical due to past poor experiences (e.g. “rent-a-roof” solar). Some homeowners expressed discomfort with estimating costs themselves and relied on trusted neighbourhood referrals for clarity. Reviews, recognisable branding, and government logos were often cited as essential trust signals. This highlights the importance of building visible credibility upfront in future campaigns. Working together on the usability testing, it became clear that visible representations of brand trust (such as government logos for example) were as important for the finance provider as for the works provider.

By reviewing the marketplace challenges and consumer confidence, the project team have fostered meaningful discussions within the partnership. This has enabled the team to better target marketing campaigns and measure effectiveness promptly, allowing adaptation and adjustment based on engagement metrics.

Overall partnership learnings

Bringing together a regulated lender and finance provider with a principal contractor / retrofit advisor was always going to be a complex affair as it cuts across diverse ways of working and approaches to customer engagement and service. The pilot highlighted key partnership-level lessons:

- Early-stage alignment on customer journey design, referrals, legal responsibilities, and messaging is essential — lack of clarity created confusion and delivery delays.
- Defining the regulatory perimeter around finance and branding required more structured communication and sign-off processes than were in place. Future collaborations should formalise this alignment during mobilisation, ideally through joint working sessions and pre-agreed escalation pathways.

7. Governance frameworks

The project was supported by a structured governance framework involving regular engagement between SBS, SES, and Scroll. Weekly online meetings were held with the project team, supplemented by monthly full-day in-person workshops. In addition, quarterly meetings with directors and shareholders ensured alignment at a higher level.

Internal approvals followed a defined process: project teams received briefs from project leads and collaboratively developed outputs such as digital marketing materials and leaflets. These were then reviewed by the SBS/SES project lead and managing director. If Scroll was involved, their project lead also provided input. The co-location of staff allowed for quick reviews and agile adjustments, minimising delays.

Governance challenges were mitigated through strong collaboration and frequent communication, enabling quick resolution of issues. Financial, operational, and regulatory risks were managed through oversight by managing directors, who approved final outputs, and any materials involving regulatory considerations were reviewed by a legal firm.

A key governance lesson from the pilot was the critical role of consistent internal reporting. Keeping stakeholders regularly informed ensured clarity on project progress, enabling timely adjustments and better alignment with targets.

8. Pilot product components – Advice, finance, installation, and verification

Retrofit advice and customer engagement

Customers in the target market were actively engaged through Google ads and Meta advertising campaigns. These campaigns looked to pique the interest of the target audience (ages 25-55, Private Homeowners, energy efficient conscious, live in target areas) by engaging them on discussions around energy efficiency. The aim was to direct them to landing pages and the main web page, giving them the opportunity to explore and understand potential improvements they could make to their home.

Home Hero found through ongoing consumer discussions and consumer focused groups that the high level of required investment—financial, personal time, and home modifications—means customers need time to warm up to the idea and better understand what is involved.

For those engaging only at a surface level, the website, local leaflet drops, and scaffold banners provided enough quick information to understand the offer. While the promise of a free home energy review was met with some scepticism, it still offered a chance for consumers to be contacted in a way that felt independent and consumer friendly.

The website provided extensive information offering honest and technical insight into how measures were applied to homes and how genuine monetary savings could be achieved (see Figure 5). It also included a broad guide on time periods for calculating returns. With open and transparent links to finance partners, users had the opportunity to understand how they could afford these energy efficient improvements.

The dedicated freephone number and contact centre staff were always available to discuss in a warm and engaging manner. The journey focused on providing clear and simple advice to ensure consumers understood the benefits of having a warmer, more comfortable home. The Home Hero team was transparent about addressing issues like condensation, damp, and mould, and emphasised the crucial role of controlled ventilation in supporting home insulation improvements. This approach meant customers felt assured and engaged about the approach and that Home Hero was committed to providing a quality and professional set of home improvements to them.

Most of the project targeting was focused on the local areas where Home Hero / SBS had site teams delivering social housing programs. This gave the delivery team of SBS site presence, helping prospective customers understand any ongoing activities. It allowed them to access customer testimonials and discuss with their

community the benefits of improvements such as external wall insulation and loft insulation.

Home Hero provided free energy assessments to customers. While this service was initially met with a level of scepticism, particularly regarding potential hard sells or eligibility for funding, it did mean Home Hero could fairly review homes and provide comprehensive energy reports. These reports highlighted quick wins, such as adding LED lights or topping up their loft insulation, extending to recommendations like installing solar panels. Through condition reports, Home Hero advised customers on simple habits that include preventing mould, such as avoiding indoor clothes drying, especially in poorly ventilated rooms.

Where it was felt customers needed additional support or understanding of issues, Home Hero also signposted to relevant charities and support mechanisms such as citizens advice, health, and social care at local authorities.

Overall, the approach enabled Home Hero to provide independent advice with no pressure to do more than consider the possibilities. The project team's approach has and continues to be one of professional and fair advice on how energy efficiency improvements work and how they can benefit from creating a more stable, comfortable, and warm environment in their home.

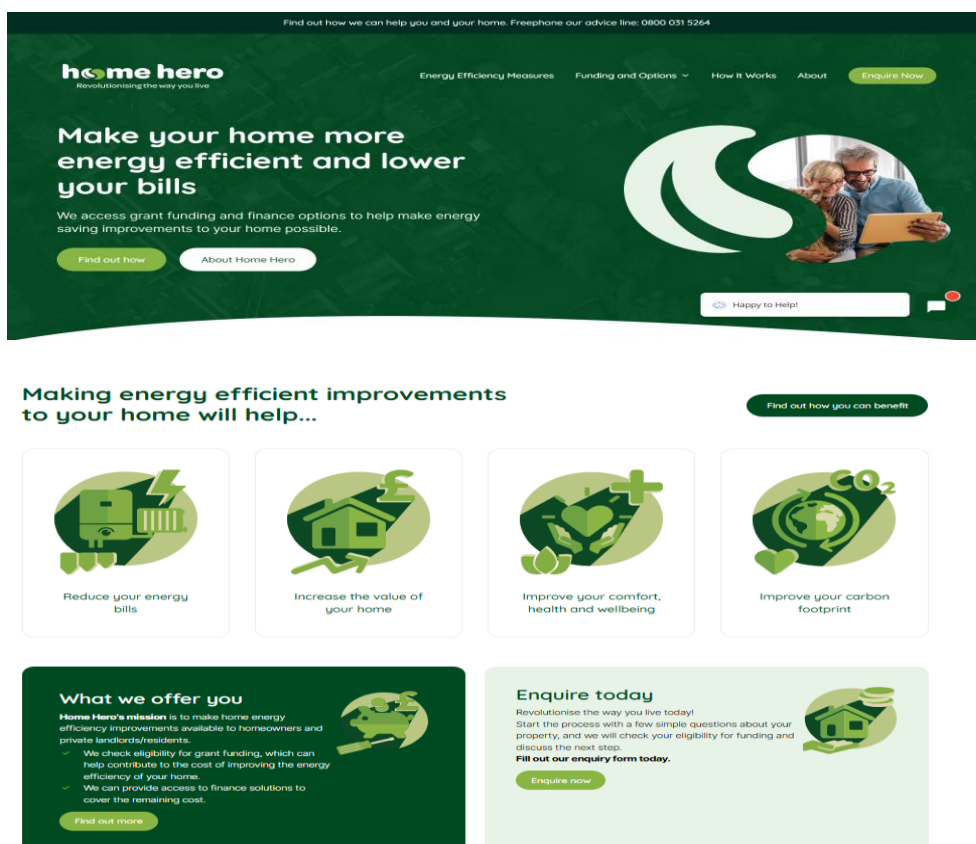


Figure 5: Home Hero webpage with highlights on benefits of home improvements with clear call to action buttons

Retrofit measures offered

Home Hero, via SBS offered a full range of PAS:2030:2019-compliant energy efficiency and low-carbon measures, including external and internal wall insulation, loft and cavity wall insulation, ventilation improvements, air source heat pumps (ASHP), solar PV, battery storage, EV charging points, and enabling structural works. The focus began with external wall insulation (EWI) and loft insulation as these offer ECO4 funding as part of the agreement between SBS/SES and Octopus. The measures being offered are now extended and include ASHP, solar, cavity wall insulation and ventilation measures. This has been made possible as the funding offer has widened and through GBIS and BUS funding.

Installer integration

Installer integration was a key component of the pilot, with SBS overseeing all retrofit installations. SBS have established themselves as a principal contractor in the domestic retrofit market completing thousands of installs to social housing stock and private homes through different programs such as SHDF Wave-1 and Wave-2, Green Homes Grant, Local Authority Delivery scheme and ECO.

The established supply chains and trusted project partners require vetting by regional management and procurement teams to meet the quality standards and commercial viability needed for these sizeable schemes. For example, Rykneld Homes wave 2.1 was a project delivered to 640 homes, with a mix of external wall insulation, loft insulation, solar panels and ASHP technologies that required assured delivery to the right standards and quality for continuation of the programme.

SBS engaged its trusted supply chain to subcontract work, ensuring quality was upheld through regular site management oversight. The selection of installers posed minimal challenges, as SBS relied on a long-established network of experienced contractors.

From the customer's perspective, the process was clear and supportive. A dedicated customer support team was on hand through the Home Hero team and locally resident liaison officers met homeowners in person to explain the installation process and provided ongoing support, including regular check-ins and a direct phone line for further inquiries.

Most customer needs and inquiries were addressed by the liaison officer, who coordinated closely with the site manager and the customer service team, resulting in a smooth experience even when installer availability needed managing. The effective communication between customers and installers - facilitated by the liaison officer - was a standout success. It enabled customers to feel informed and supported, allowing the site team to focus on maintaining high-quality workmanship.

SBS encountered no difficulties in sourcing installers for specific measures or technologies at the level of conversion met during the programme. The project team would have faced challenges if there had been larger uptake, requiring programmes to be staggered and the project's scope and scale to be remapped to ensure all customers' homes were managed in a timely and efficient manner.

SBS have extensive experience and well-established supply chain in delivering large scale programs allowing for a planned approach. Adapting this plan would have not been difficult. Looking ahead, even with plans to expand the range of measures offered, SBS's installer network is expected to be capable of scaling accordingly.

A key lesson learned was the critical value of the resident liaison officer role and site management communication, which proved essential in balancing customer care with efficient, high-standard delivery. The role can be scaled to cover multiple properties in an area, but the primary focus is to support customers with their specific needs in their homes. Everyone's home is slightly different, and everyone's needs are specific to themselves. For example, a customer may have mobility issues and require access around the property to get their mobility scooter in and out of the premises whilst works are taking place. Liaison officers can ensure that they communicate the importance of this to the site team when works are being enabled.

Furthermore, this highlights small but meaningful details that are important to customers and should be handled with care. This could include locations of pet graveyards or special plants or benches in someone's garden that should not be disturbed or damaged.

Verification processes

Home Hero underwent a range of verification processes, from checking eligibility right through to retrofit delivery. The verification process for all homes that undertook retrofit is based on PAS2030/35 retrofit principles. It ensured that measures installed are selected appropriately and that they are installed to the highest quality standards. All measures were verified by multiple organisations/roles throughout the retrofit journey to ensure consumer protection.

Prior to retrofit:

- **Eligibility checks:** SES conducted consumer funding eligibility checks. These required consumer input to provide information and evidence regarding their personal situation (e.g. income). This process took roughly 3-4 days, and the team found that building a good relationship with the consumer was helpful, accommodating to various needs. For example, supporting those who may not feel comfortable sharing personal information via an online portal. It was also important to use a variety of communication methods; texts, emails and phone calls were all adopted. This multichannel approach improved engagement and reduced drop-offs by ensuring customers could be reached in a way that felt accessible and familiar to them.

- **Energy assessments:** Home energy assessments were initially carried out by Coactivation, a third-party provider. As the project progressed, Home Hero built in-house capacity to deliver these assessments directly. Each assessment was used to verify the condition of the property and identify suitable retrofit measures, along with estimated costs.
- **Energy advice:** SES advised consumers on the retrofit improvements they should consider, using a quotation document designed to communicate this clearly. Over the course of the project, the document was adapted to include indicative estimates of potential energy bill savings and carbon emission reductions based on each property's characteristics and proposed measures. It was also updated with improved branding and visuals, as well as clearer signposting to finance and grant funding options — all aimed at helping customers better understand the long-term benefits of retrofitting and make informed decisions.
- **Consumer decision making process:** Consumers have taken more time than expected to make their decision for the final aesthetics of the render of their property (e.g. colour and texture). This was often due to the personal and long-lasting nature of the visual impact and the level of consumer contribution into the retrofit project. SES/SBS therefore refined its process to make it quicker for a consumer to be sent a sample of the various render finishes.
- **Pre-installation technical inspections:** SBS checked the Technical Requirements / Building Regulations / Planning Constraints (Retrofit Designer / Retrofit Coordinator / Installer(s) / Customer).
- **Financial support:** SES signposted all customers to Scroll who complete their checks on customer eligibility for financial products once a consumer reaches out to them showing interest in obtaining finance. Home Hero found that not many of SBS/SES consumers contacted Scroll, which is something the project team felt was needed to better grasp an understanding customer drop off points. Scroll and SES/SBS held a workshop to work out how to make this part of the customer journey better, however without much success.

Installation period: Installation of retrofit measures that are agreed to proceed and handed over to site team for customer liaison officer engagement as well as enabling works, such as ventilation interventions and scaffolding:

- **Installation of measures:** SBS delivered quality (installation) staged checks (retrofit installer(s) / retrofit, this would include the recording and documenting of all interventions such as photographs, commissioning documents and completion certificates.
- **Project coordination & lodgement:** SES collated all completion documents and applied for appropriate warranties and guarantees for completed works. This forms part of Trustmark lodgement evidence that the relevant retrofit assessor will review. On confirmation that they are happy with all the

necessary evidence for works completed they would then register the installation in the Trustmark data warehouse (known as a lodgement.)

- **Customer handover:** SES collated all handover documents to provide to the customer. This included any instruction manuals, guidance documents on caring for new installation products, warranties and guarantees for products and workmanship. This was delivered to the customer in-person to explain how their improved home would work and what due considerations were required. This also helped provide assurances on how follow ups and defect liability periods worked.
- **Closing transactions:** After handover, customers are contacted to complete payments for contributions that are due, which may come from their savings or agreed loan. The process was found to be more systematic for SES/SBS once customers knew the works were completed to the required standard.
- **Customer care & defects liability periods:** Customers are offered customer satisfaction forms to fill out and are informed of the defect's liability periods. The project team conduct post-installation at their homes as part of the hand over period to ensure works are completed to the required standards. Subsequently, 1-month, 6-month and 12-month check-ins follow to ensure everything is working as required. This is also an opportunity to capture customer testimonials and views on how they feel following the works completion.

The post-installation process was already well-established, thanks to SBS and SES's experience with Trustmark and PAS 2035 delivery, and it provided a strong verification foundation for the pilot.

Post Installation:

- SBS produces Trustmark lodgement evidence as the Retrofit Installer, ensuring that each installation is formally logged in line with PAS2035 compliance requirements.
- SES submits evidence required for the funding scheme to demonstrate that the work meets scheme standards (e.g. ECO4, GBIS).
- A third party conducts the EPC assessment post-installation to verify changes in the property's energy performance.
- SES obtains final customer sign-off confirming satisfaction with the works completed.
- SES provides Trustmark with the appropriate guarantee for the customer, including insurance-backed protections or financial guarantees where applicable.



- SBS confirms Building Regulations compliance by issuing the relevant building control self-certification (e.g. MCS for solar / heat pumps, FENSA for windows).
- SBS installs a smart thermostat (Switcher) in eligible homes to help monitor real-time energy use and carbon emissions, supporting future impact analysis.
- SES conducts follow-up calls at 21 days, 6 months, and one-year post-installation, to check on customer experience, identify any issues, and offer ongoing advice. An open advice phone line is also available for customers to access support at any time.

Financial products and advice

For the pilot launch, Scroll integrated with a limited number of point-of-sale finance partners to establish a minimum viable product. Scroll offered its own secured green loans for both owner-occupiers and landlords. In addition, it partnered with a leading point-of-sale unsecured lender in the renewables space to offer unsecured loan options, and with one of UK's leading brokers to provide access to a broader panel of over thirty secured and unsecured lenders.

While only Scroll and an unsecured lender were onboarded as direct point-of-sale lenders during the pilot, Home Hero customers had access to a wide range of finance products through the brokered route. Scroll also engaged 6–7 additional lenders in discussions for future integration, with a view to expanding the panel upon commercial launch.

Integration of government grants

A key differentiator of the POST-FREE solution was its blended funding approach—combining government grants such as ECO4, GBIS, and BUS with private finance. This model aimed to reduce upfront costs for homeowners, improve return on investment, and enable uptake where grant funding alone was insufficient.

As part of the pilot offer, Scroll introduced a green incentive for its secured loan products: wherein if at least 50% of the loan proceeds are used for energy efficiency improvements, the borrower qualified for a 1% discount on the standard interest rate.

Scroll developed a tailored finance journey and digital layer for Home Hero customers to support the integration of private funding options alongside grant funding. This included the creation of a dedicated, standalone microsite for Home Hero customers, supported by branded landing pages, finance content, calculators, and interactive eligibility / data capture forms with compliant messaging designed to introduce finance as a potential option for consumers.

The journey featured an interactive *Typeform* that collected key personal and financial data, leading to soft credit checks, and enabled Scroll to pre-qualify customers for green finance. A finance calculator was embedded, allowing users to



view estimated monthly repayments, APRs, and total repayable amounts based on their contribution size and selected measure.

In parallel, Scroll enhanced its back-end lending infrastructure to support affordability assessments, underwriting, and broker handover processes. This included onboarding and integrations with broker and lender partners. The overall approach was designed to operate within current FCA permissions and to remain modular for scale-up. However, customer volumes and referrals remained low, limiting full end-to-end testing.

9. Marketing strategy and campaigns

General marketing campaigns

As part of a general marketing campaign, Home Hero leaflet dropped to over 1,000 properties, on sites where SBS's four largest SHDF projects are present, infilling the private houses, (meaning servicing those private homes that were in between/next to social housing properties). Home Hero also dropped a further 10,000 leaflets in 3 areas (North East Derbyshire, Wrexham and Coventry) which took a more blanket approach. Away from leaflet drops, Home Hero put scaffold banners (a poster that attaches to scaffolding to promote presence) on properties on the sites that we being worked on. All leaflets and scaffold banners had a QR code added, to take consumers directly to the website home page. QR codes were utilised to make it a simple and effortless process for the customer, i.e. avoiding misspellings or misdirection to the wrong web page.

Digital marketing campaigns

Primary messaging was designed for homeowners, both men and women aged 35-65. Additionally, the secondary messaging targeted private landlords and renters, aged 35-60. The goal was to reach individuals eligible for ECO4, GBIS and BUS funding in areas that are being targeted.

The marketing strategy is split into three phases:

- **Phase 1 - Initial testing and baseline establishment:** The objective of this phase was to identify initial messaging and ad variations that capture attention and drive engagement.
- **Phase 2 - Optimisation and refinement:** The objective of this phase was to build on Phase One's learnings and to use the most effective platform and messaging. This strategy was initially implemented in the first targeted area before expanding to second location.
- **Phase 3 - Scaling and continuous improvement:** The objective of this phase was to maximise impact by scaling high-performing ads, applying learnings, and launching third and fourth locations, all while continuously improving strategy. For example, Home Hero most recently changed marketing messaging to 'expert advice' to build trust between ourselves and the customers. Given the expertise and experience of SBS and SES in retrofitting homes, expert advice felt appropriate. Home Hero also began offering a free retrofit assessment (home energy review) to anyone who enquired to Home Hero, helping to encourage interest and build trust.

The digital channels that Home Hero used were Meta (Instagram and Facebook), Performance Max (YouTube, Display, Search discover, Gmail, Google Maps). For physical marketing, leaflet drops (10,000 per area) targeted areas Home Hero have already worked and are currently working, and scaffold banners in the areas SBS was working in. Due to the slight delay in launching, Home Hero ramped up marketing approach and spend, to minimise any negative impact on the project.

Market penetration

To engage target markets, digital marketing was used to refine outreach by location, age range, homeownership status, and interest in energy efficiency. This targeted approach led to a higher conversion rate in leads generated, as the campaign reached individuals more likely to benefit from and engage with the project. However, a key barrier to market entry was the inability to target individuals based on income, which is a critical factor for grant eligibility. As a result, some leads dropped out during the eligibility check stage. This was addressed by including clear information about funding criteria within the marketing materials to help pre-qualify potential applicants.

Count of Lead				2024				2025			Grand Total
	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	
Row Labels											
Calderdale				1	18	27	28	25	18	10	127
Coventry			12	67	82	68	54	63	51	44	441
NE Derbyshire	1	16	28	68	96	77	68	72	60	65	551
North Wales				10	20	38	25	35	22	18	168
Out Of Area			6	1		6	5	7	15	2	42
Grand Total	1	16	46	147	216	216	180	202	166	139	1329

Figure 6: Month-wise break up of leads generated

The pilot was delivered across four regions that SBS currently work in through SHDF Wave 2 projects – North East Derbyshire, North Wales, Calderdale, and Coventry. North East Derbyshire proved to be the most receptive, with the highest volume of leads generated largely due to SBS's higher brand recognition in the area where it had previously delivered work (see Figure 6). Familiarity with the brand and visible examples of past high-quality retrofits increased trust and uptake. This highlights the importance of building brand awareness, especially in new target areas.

In contrast, Coventry presented challenges due to a saturated market with competitors offering lower prices. This area had a large presence from the prominent energy retailer EON. Whilst the project was targeting a large project through Citizen Housing and in-fills in and around this, it meant the wider offer of solar panels, battery storage and EV charging had to compete with their well-known brand. This element of trust and engagement can be tricky for any new entrants to a marketplace.

Consumer confidence is frequently challenged in this manner, often leading to scepticism about new products. If established brands, such as EON, face negative publicity, it also raises doubts from a consumer perspective about the reliability and trusted nature of new entrants into the market. One of the key lessons learnt from this experience was the importance of thorough market research and brand positioning and awareness prior to entering highly competitive regions.

Assessing scalability in these areas can be challenging due to the diversity in different building types and ages. Different properties require various approaches, for instance, some require internal wall insulation due to planning and access constraints, while others could benefit from external wall insulation. Implementing solar solutions in high rise buildings is often difficult, and higher story buildings also present this risk. In addition, space limitations can complicate the installation of technologies such as ASHP or EV chargers.

Customer sales

Customer sales data from the pilot highlighted significant variation in adoption rates across different customer demographics and geographic areas. These insights offer valuable guidance for refining future sales strategies and product development. The most successful sales outcomes were observed in North East Derbyshire, particularly among customers aged 55 to 70 with household incomes below £31,000. This demographic was not only more receptive to retrofitting measures but also showed a higher level of trust and engagement with the project. This was influenced by SBS's established presence and strong local brand recognition, having delivered work in the area previously.

Conversely, while Coventry demonstrated some initial interest, particularly from younger individuals aged 25 to 38, this group often faced financial constraints. Many enquiries came from individuals who were either ineligible for financing options or found them unaffordable, often due to being on benefits or having little or no credit history. This significantly hindered uptake in that region.

Demographically, pensioners and older residents who were conscious of their health showed the highest adoption rates in the North East Derbyshire region especially. This appeared evident across projects in terms of uptake and conversion as well.

Younger consumers tended to engage more when a known health issue was present, which was interesting since this age group generally has fewer concerns around health and well-being related to their home and living environment. This offered a valuable marketing insight: health-focused messaging resonated more strongly with audiences than financial or environmental angles alone. Emphasising improved living conditions, warmth, and potential health benefits of retrofitted homes proved particularly effective.

Despite the availability of financing options through Scroll, none of the customers who completed retrofits chose to use these. Instead, they relied primarily on personal

savings or 0% interest credit cards. This was surprising as the project team anticipated that a longer timeline for spending money on energy efficient improvements would be more appealing to consumers. This reluctance to borrow — even when affordable credit was available — appears to be more of a behavioural barrier than a regulatory one. Most of these individuals were from lower-income households and either assumed they would not be eligible for finance or expressed discomfort with borrowing. Soft feedback from conversations also indicated a general reluctance to take on debt, limited familiarity with finance products, and a preference for using known sources of funds, all of which contributed to the low uptake.

The absence of uptake for formal finance options may partly be attributed to FCA regulations, which prevent SES from actively promoting or advising on specific finance products. This limits the visibility and perceived viability of these options, meaning the project could have perhaps seen drop off due to a perceived lack of options to the problem of affordability.

As a result, financing played only a small role in driving sales or increasing adoption rates during the pilot. The project team believes that giving a more direct and smoother route to finance products via tools such as widgets may help consumers understand costs and timeframes better. This would enable consumers to reduce fear of considering a finance product, even if it were not at the lower end of interest rates. For example, a 5-year product at 8.9% on £10,000 sounds daunting, but in reality, a 25-year mortgage at 5% is more expensive when considering the total amount repayable.

The primary driver of successful sales was the effectiveness of the marketing strategy, which leveraged targeted digital campaigns and leaflet drops alongside the trusted local presence of SBS. The existing brand reputation and previous retrofit work in these areas helped build confidence among potential customers and encouraged uptake through word-of-mouth referrals.

However, a critical barrier to wider adoption was the high consumer contribution required of about £8,000. In most cases, the available grants did not cover the full cost of the retrofit, leaving homeowners with a considerable financial shortfall. This often resulted in a scenario where the customer contribution exceeded the expected savings from reduced energy bills, weakening the overall value proposition and discouraging participation.

10. Customer journey and experience

Retrofits delivered during the pilot phase were well received by customers, with our two-week follow-up phone calls indicating that all respondents were satisfied with their installations and felt the outcomes met or exceeded expectations. North East Derbyshire area emerged as a particularly receptive market segment, especially among older residents, who demonstrated strong interest likely due to SBS's established reputation in the area through previous SHDF Wave 2 projects.

Throughout the customer journey (see Figure 7), engagement remained high, with the majority of individuals progressing up to the quotation stage. A notable drop-off at the quotation stage was observed, primarily due to the financial contributions required from customers and the fact these were not 0% loan options. These factors created a cost barrier that deterred many from proceeding, despite their initial interest.

Engagement for energy efficiency measures not only sparked interest among those already considering solid wall insulation but also encouraged adoption of low-carbon measures through community awareness, word of mouth, and brand familiarity. The value proposition was well understood by customers, particularly when tangible benefits were highlighted - such as potential savings on energy bills, improved indoor air quality, reductions in CO₂ emissions, and overall health improvements.

These were effectively communicated through leaflets, digital content, and website materials that broke down the benefits in a clear and measurable way. However, barriers beyond cost also emerged. For instance, in North East Derbyshire, some older residents expressed concerns about having workers in their homes, unaccompanied. To address this, SBS deployed Resident Liaison Officers to be present during installations, helping to build trust and reassurance among customers. One of our customers said, *"the fact that you can easily contact people on the ground is so helpful and reassuring."*

From these experiences, several valuable insights were gained. One significant takeaway is the importance of setting clear cost expectations early in the customer journey. The most common pain point - drop-off at the quotation stage suggests a need for more upfront transparency. To address this, Home Hero plan to introduce an online calculator tool that allows customers to estimate their expected financial contribution based on household data. This will be added, so that the customer knows at the enquiry stage an estimate of what they will need to contribute. This tool aims to improve customer retention by reducing surprises later in the journey. From a broader green finance perspective, these findings underscore the need for more accessible, flexible, and customer-friendly financial products to support adoption of low-carbon home upgrades. Integrating customer insights into future service design will be critical in enhancing both accessibility and uptake of retrofit solutions as the project scales.

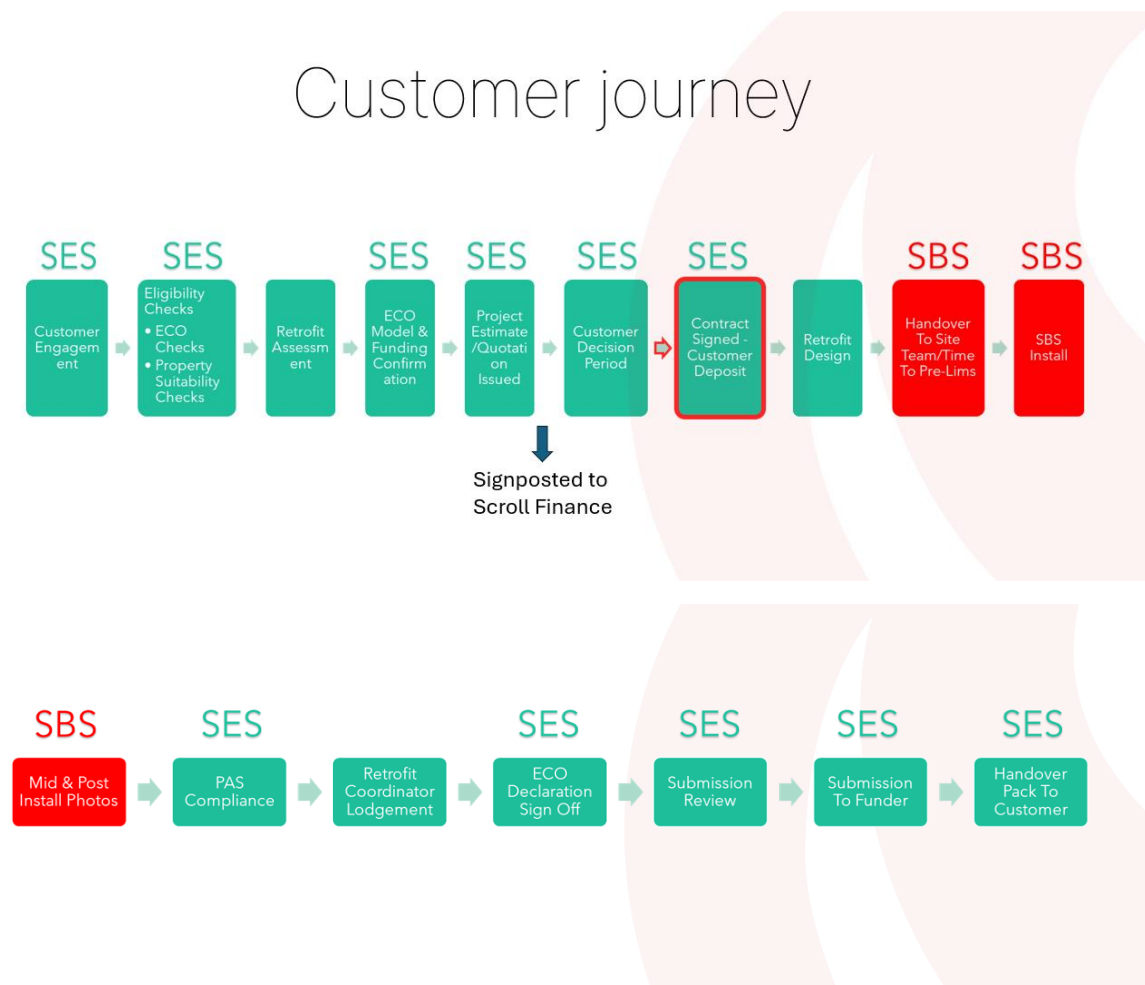


Figure 7: Customer journey map

Government grants

During the pilot, customers were signposted to several government grant schemes, including ECO4, GBIS, and the BUS. Information about these grants was made available through the project website, in marketing materials such as leaflets, and was also communicated directly by the customer service team during inquiries.

These grants played a vital role in making retrofitting more accessible, particularly for vulnerable households. However, a key challenge was that the funding provided by these grants often did not fully cover the total cost of the retrofit. This created a financial barrier for some customers who were unwilling or unable to cover the remaining costs, ultimately impacting uptake.

One of the biggest challenges with fabric energy efficiency grants is that they are contingent on a property having an EPC D or below rating. While this approach is fundamentally sound, it does not account for situations where certain technologies or improvements such as solar panels, modern boilers or heating controls push the property over this threshold. For example, if a property lacks sufficient wall and loft insulation, the amount of heat or energy required remains significantly higher than in

properties with these improvements. This means individuals with health issues may have to heat their homes for longer periods to utilise these technologies to offset costs. Often, these costs do not decrease enough to provide the same benefit that fabric improvements would.

Considering this in the design and implementation of future schemes would be beneficial, as it would also support customer uptake. Whilst modern housing benefits from these interventions from day one, much older housing stock is being left behind due to the difficulty in treatment or exclusion by alternative energy improvements. As a result, energy usage from the grid does not actually reduce; it is merely offset, meaning grid demand does not reduce.

Despite this, the availability of government grants significantly influenced the project's focus and positioning by enabling the retrofitting of homes for those most in need. As a result, individuals who had previously lived in cold, inefficient homes were able to benefit from warmer, healthier living environments at a much-reduced cost compared to market rates.

11. Final reflections

Commercial viability

The long-term vision for Home Hero is to expand retrofit delivery into additional areas, with the goal of achieving nationwide coverage. To support this, SBS plans to conduct detailed market research to assess demand in existing operational regions and in new areas where SBS is not currently present. Where demand is high, targeted marketing efforts - including leaflet distribution and digital campaigns - will be launched to drive uptake. A key unique selling proposition validated during the pilot was SBS's strong brand reputation in local areas. However, to scale effectively, a higher funding allocation is necessary to reduce consumer contributions, along with ongoing platform development.

The Warm Homes initiative now includes fully funded solutions for the lowest income households. This will help support the initial customer base, build customer testimonials, showcase the project team's work, and establish a presence in key growth areas. As a result, landlords are more likely to recognise an established brand in the private consumer delivery sector and pursue a clear and considered option.

Where landlords require financing, the issue is not a matter of lack of investment or ability to buy in, but rather a lack of incentive. Hopefully the MEES legislation can be enforced and made robust in the near future, which will benefit private tenants in the properties that need to be improved the most. That said, not all current funding streams meet the needs of housing and infrastructure. Therefore, covering costs over and above funding grants is proving to be challenging.

The most significant ongoing barrier to commercialisation is the limited amount of funding available through government grants or subsidies, which often leaves customers with a substantial out-of-pocket cost or high costs of financing. This financial gap continues to limit uptake. While this challenge cannot be fully addressed by the project team alone, broader policy or funding changes at the government level may be necessary.

The consortium will consider refining its targeting approach to better identify and engage eligible customers who are already motivated to undertake works and see value in using finance (blended with grants) to spread the remaining cost — such as mortgaged owner-occupiers. This approach aims to improve conversion without narrowing access, while continuing to support broader uptake through clearer messaging, earlier disclosure of contributions, and human-led support. Ultimately, systemic changes to policy may still be required to enable mass-market adoption such as government backed low-interest loans, subsidies, and guarantees.

The introduction of finance has improved overall service viability from a Home Hero perspective, but a low consumer propensity to explore finance or to borrow currently undermines effectiveness. Additional partnerships - particularly with lenders offering more affordable financing or with local authorities to co-fund installations - could

further improve viability. Overall, the pilot has highlighted both the commercial promise and structural challenges of the service, setting a clear direction for strategic growth and refinement.

POST-FREE directly addressed the core aims of the Green Home Finance Accelerator by testing a new, digitally enabled model to integrate advice, grant funding, and green finance within an end-to-end retrofit journey. While uptake of finance remained low due to consumer affordability constraints and regulatory limitations, the pilot successfully developed the infrastructure, delivery partnerships, and consumer engagement mechanisms required to scale access to green home finance.

The insights generated – including on customer trust, drop-off patterns, advice requirements, and finance timing – provide valuable input to future schemes such as the Warm Homes Plan and will inform wider industry and regulatory strategy. With continued investment and policy support, POST-FREE has the potential to serve as a replicable model for commercial rollout, offering homeowners and landlords a trusted, blended funding solution to improve their homes and reduce emissions at scale.

The longer-term initiative is to grow and scale the private consumer programme with the support of financial solutions as they are relevant. The Green Home Finance Accelerator has allowed the consortium to develop an understanding and readiness of this market to scale. Customer interest is present, and continued scaling is possible. However, the pilot has also revealed a contemplation effect, where individuals are uncertain about whether investing in insulation, renewable and clean heat measures is the right decision for them at this time. Appealing to the right sentiment and blending funding with finance is going to support the commercial viability of this programme. However, appealing to health and well-being, as well as the general home environment, can be a challenging marketing proposition.

Overall learnings and reflections

The POST-FREE pilot project provided valuable insights into the implementation of energy retrofit programmes with blended finance, especially in terms of consumer engagement, contractor collaboration, and programme design. It has been extremely helpful to understand the market and areas of improvement to allow for growth into more regions within the UK.

Key lessons

One of the key lessons learned was that customers require substantial time, trust, and education before they are willing to commit to retrofit measures. The process of convincing consumers involves more than just presenting technical or financial benefits; it demands consistent, clear communication and building a sense of trust in the proposed work and those delivering it. Retrofits are often seen as major decisions, particularly when they affect core aspects of the home such as heating systems. As a result, multiple touchpoints were necessary to help customers feel

comfortable with the changes, and even then, some remained hesitant without further incentives or reassurances.

Flexibility & adaptability

The team also found that flexibility and adaptability are essential because each customer is different and project target areas had uptake for varied reasons. The program had to evolve over time to better accommodate customer needs. This included older customers in North East Derbyshire, who were more concerned about having a warmer, healthier home in the winter, in contrast to more diluted markets like Coventry, where differing levels of advice and energy efficiency knowledge were prevalent.

A further example was observed in Calderdale, where market penetration was much more difficult because the local authority had its own initiatives. Without their endorsement, new entrants were viewed as much less trustworthy. This highlights how local authorities can play a key role in brand establishment if they are engaged in consumer energy efficiency efforts.

Challenging our assumptions

Initially, the project team assumed that customers were ready to switch away from fossil fuels. However, it became evident that heat pumps, in their current form, were not universally perceived as suitable or desirable.

A deeper cost benefit analysis revealed that gas central heating systems – offering heat on demand - were often viewed as preferable to a slow and steady heat provided from alternative systems. Furthermore, the overall cost benefit of gas kilowatt-hour units for a gas boiler compared to electrical kilowatt hour units for an air source heat pump did not always translate into a real-world advantage. Higher implementation costs, space considerations for water tanks and the need for significant investment in fabric improvements or solar PV boosts (energy generation) further contributed to consumer scepticism.

This highlighted the importance of avoiding a one-size-fits-all approach and the need to be responsive to customer feedback and situational constraints. As such, offering a broader range of technical solutions was critical to improving customer uptake.

Barriers to uptake

The main barrier is that whole house solutions require a significant contribution of at least £10,000 for customers to receive the energy efficiency measures. Many people are either unwilling or unable to take out a loan of this amount, especially with high interest rates. This meant that consumers could not always reconcile the cost of investment to the cost of improvement.

EPCs show annual savings, and PAS:2035 Improvement Option Evaluation documents focus on the return on investment. While fabric improvements, renewables and clean heat technologies can and do improve energy savings, they

also improve the comfort, warmth, and consistency of a living environment – benefits that are more qualitative and not easily assigned a monetary value.

Future marketing campaigns will need to increasingly appeal to health and wellbeing. That said, it is important to recognise that private homeowners are not driven by directives to improve the energy efficiency of their homes. The decision on how to spend disposable income is influenced by competing interests such as mobile phones, tablets, televisions, holidays, cars, days out and going to restaurants.

In a world of ever-increasing complexity and living costs, it is crucial to appeal to the right sentiments at the right time. People are more mindful of energy efficiency in their homes when price increases are being announced. This is also typically when the weather becomes much colder in the UK, making households more sensitive and aware of the cost of heating their homes. While this seasonal awareness may not always be the best time to implement changes, the longer consideration times for consumer uptake make it useful to engage with a future view of home improvement.

Adaptations that have barriers

When offering householders piecemeal solutions – such as loft insulation alone, which allows for lower-level buy-in - it was found that these did not always have the same market appeal. However, it should be acknowledged that any measure that enables a property a property to breach an EPC D rating may inadvertently exclude the property from other funding routes, even if it is only over the threshold by 1 SAP point. As a result, consumers may be delaying their uptake of whole house solutions so as not to exclude themselves from any potential future government incentives.

A real-world problem

A live example involved a home with minimal loft insulation and no wall insulation. However, because the property had bought into solar panels nearly 20 years earlier through a “rent-a-roof” scheme, it achieved an EPC rating of C. The residents, who had respiratory and cardiovascular health issues, met the location and personal eligibility requirements for government funded schemes. However, the energy rating of the property rendered them ineligible for funding to improve the building fabric.

The solar inverter had failed some years ago and needed a reasonable service to get it back up and running. Even if the solar panels were working, the offset of electricity sold back to the grid would still not have the benefit of actually keeping the home warm - a clear health requirement for these householders. It would be useful to consider this in the design of future grant funded schemes.

Our broader initiatives, while competitive, meant that they were subject to cover the full cost to resolve. That paired with an interest rate made it unappealing to them at this time. Therefore, our learning from this was that certain households may motivated to invest in improvements to energy efficiency of their homes, but when grant funding is not viable – despite their personal circumstances – the burden of full costs can be detrimental to trust and uptake.



Closing considerations

As project lead and finance partner in POST-FREE, Scroll's key learning is that embedding finance into retrofit journeys requires more than tools – it requires trust, timing, and customer awareness. While the technical infrastructure and lender partnerships were developed successfully, the pilot surfaced critical barriers: limited readiness among point-of-sale lenders, regulatory complexity restricting smooth referrals, and low consumer propensity to borrow (partly due to the nature of consumers/households targeted).

The pilot also validated Scroll's hypothesis that blending finance with grant support, rather than offering standalone finance, is critical to unlock uptake. The lean minimum viable product (MVP) approach enabled Scroll to validate components like eligibility forms, affordability workflows, and broker referrals, but fuller testing of the finance journey remains a priority for commercial launch.

Future iterations must focus on earlier surfacing of finance options, clear and compliant messaging, and more active lender engagement supported by policy alignment to de-risk retrofit lending. Scroll remains committed to evolving the platform and scaling access to green home finance, with POST-FREE providing a solid foundation to build upon.

Finally, the team genuinely believes that the pilot was a massive success, and the lessons learned provide a solid foundation for designing future retrofit programs that are more customer-centric, technically flexible, and private homeowner focused.

Annex – Financial product landscape explored for POST-FREE

Scroll held numerous discussions and workshops with potential lending and funding partners to develop the POST-FREE solution. A summary of our learnings from these discussions and our own takeaways are as follows:

Green finance products / green mortgages

There are two main types:

- For buying or remortgaging an energy-efficient home: these mortgages are generally available to people buying or remortgaging properties with a high energy efficiency typically EPC ratings of A or B. Lenders offer small reductions on their standard mortgage rates or cashback incentives.
- For green home improvements: these are specialist finance deals available to homeowners making energy-efficient home improvements, such as whole-house retrofits, solar panels, or heat pumps. Lenders will either offer a reduced rate on the extra money you borrow, or cashback or a lower mortgage rate as a reward after the work is complete. Lenders typically require proof of completion of works.

Point-of-sale finance

These are products integrated within the merchant / supplier customer journey (digital or in-person) and available to the customer at the point of purchase. It allows for a seamless customer experience and helps suppliers improve their conversion rates and deal sizes. Suppliers offer their customers a one-stop solution while getting paid quickly and directly by the lender. Leveraging their partnership, point-of-sale finance providers and suppliers can run promotional campaigns and offer their customers special rates e.g. 0% finance.

Some point-of-sale finance providers are also comfortable taking on the risks relating to Section 56/75 of the Consumer Credit Act which is a critical barrier in the market especially for renewables/energy efficiency. Such lenders, take additional steps to conduct due diligence of their supplier partners prior to partnering and offering point-of-sale finance.

This may include vetting of:

- Trading history
- Director profiles
- Credit checks
- Accreditations and qualifications
- Financial strength
- Insurances
- Social proof

It is understood that the HMT published Phase 1 of the Consumer Credit Act reform consultation on the 19th of May 2025. Sections 56 and 75 are not being considered as part of Phase 1. However issues that affect green finance, such as the risks associated within the sections 56, 75 and 140A will be considered as part of Phase 2 of the consultation, which will be focused on exploring rights and protections.

Traditional finance products

These are finance products generally available in the market via brokers or price comparison websites such as Money Supermarket. Here, the finance product and goods/services purchased are independent of each other.

The customer can access these products generally in the market and the supplier has little or no visibility on whether the customer has secured funds to make payments although the lender is still exposed to risks relating to the Consumer Credit Act 1974, if the customer uses loan funds to make the purchase. The customer journey is typically straightforward, and the customer has a wide range of options to choose from.

Typically, all finance products regardless of their features and how they are accessed fall into two categories – secured (also known as homeowner loans) and unsecured (also known as personal loans). Green finance products can also be either secured or unsecured.

Scroll also explored the possibility of offering equity release products as part of the POST-FREE solution. These are financial products that allow homeowners, typically older individuals, to access some of the money tied up in their home without having to sell or move, usually through a loan secured against the property.

Whilst there are some lenders offering equity release, there are a few advice concerns over that product e.g. children having to be spoken to over understanding the impact on inheritance and the subsequent claims that arise.

These reasons put off many brokers in the market and so there is a tendency to have specialist equity release brokers while most traditional brokers dealing in secured/unsecured finance have decided to steer away from the risks. Scroll and Sustainable Group may have similar reputational concerns due to the nature of the products and can consider at the appropriate stage if there is evidence of a considerable proportion of retiree / pensioner customers coming through.